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REMARKS

Claims 1-23 are pending in the present application. The undersigned kindly requests reconsideration of the amendments and arguments previously submitted. The Office has rejected claims 1-23 under 35 USC 102(e) as being anticipated by Rajan (6,633,910). The undersigned respectfully traverses this rejection and requests consideration of the remarks set forth herein.

Rejection of Claims 1-23 in View of Rajan

Independent claim 1 includes the following language:

1. (Presently Amended) A method for notifying a customer of at least one requested event comprising:

providing the customer with access to a notification system, including,

(i) **determining a status of the customer as a member customer or a non-member customer of an institution providing the notification system,**

(ii) **generating access data for the customer, and**

(iii) **prompting the customer for the access data;**

prompting the customer to select at least one requested event, wherein a member customer is provided with more event choices ~~than~~ a non-member customer;

storing the customer's at least one requested event selection in a first database;

prompting the customer to select at least one method of notification;

storing the customer's at least one method of notification selection in the first database;

prompting the customer to select at least one time for notification;

storing the customer's at least one time for notification selection in the first database;

receiving trigger data from at least a second database into the notification system that triggers the at least one requested event;

formulating a notification message that includes information about the at least one requested event; and

sending the notification message to the customer via the customer's at least one method of notification at the customer's at least one time for notification.

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In response to the undersigned's request that the Office provide specific portions of the Rajan reference that the Office asserts teach the **bold** limitations set forth above, the Office has stated:

"Rajan elucidates in col. 5, line 6-14, 'ISP 15 is adapted, in this example, for providing Internet connection services as known in the art. Illustrated within ISP 15 are a main connection server 33, a mass data-repository 31, and a modem bank 29. Main server 33 is directly connected to Internet 11 as shown. Main server 33 is adapted to perform normal Internet service routines as known in the art, and is additionally enhanced via a unique software instance 51 for enabling practice of the present invention.'

Thus, Rajan makes distinction between member and non-member subscribers. And as such Rajan is 'determining a subscriber's status as member or non-member.' And thenceforth Rajan is 'prompting a subscriber to select at least on requested event options depending on their status.' (as stated above, Rajan's ISP 15's Main server 33 is adapted to perform normal Internet service routines as known in the art, and is additionally enhanced via a unique software instance 51 for enabling practice of the present invention.')"

Unfortunately the undersigned is once again unable to ascertain where the **bolded** limitations are disclosed within the cited portions of Rajan? Rajan does not disclose determining a subscriber's status as member or non-member nor does Rajan disclose prompting a subscriber to select at least on requested event wherein member and non-member subscribers are presented with different event options depending on their status. In fact, the portion of Rajan that is highlighted by the Office actually teaches away from the claimed invention. Referring to Rajan: "Software 51 provides, in this case, a **unique subscriber service** hosted by ISP 15 in which the service may be accessed and utilized by using any Internet-capable appliance." (emphasis added). Accordingly, the software 51 provides enhanced routines to subscribers only. This software does not perform the claimed functions. Rajan does not anticipate the language of independent claim 1 or claims 2-5 which are dependent thereon.

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Similarly, with respect to dependent claim 3, since there is no distinction between member and non-member subscribers described in Rajan, the limitation of claim 3 clearly is not disclosed in Rajan.

Independent claim 7 includes the following language:

7. (Original) A system for notifying a customer of at least one requested event comprising:

means for providing the customer with access to a notification system, including,

(i) means for determining a status of the customer as a member customer or a non-member customer of an institution providing the notification system,

(ii) means for generating access data for the customer, and

(iii) means for prompting the customer for the access data;

means for prompting the customer to select at least one requested event, wherein the member customer is provided with more event choices than the non-member customer;

means for storing the customer's at least one requested event selection;

means for prompting the customer to select at least one method of notification;

means for storing the customer's at least one method of notification selection;

means for prompting the customer to select at least one time for notification;

means for storing the customer's at least one time for notification selection;

means for receiving trigger data from at least a second database into the notification system that triggers the at least one requested event;

means for formulating a notification message that includes information about the at least one requested event; and

means for sending the notification message to the customer via the customer's at least one method of notification at the customer's at least one time for notification.

As discussed above with respect to independent claim 1, Rajan makes no distinction between member and non-member subscribers. Accordingly, Rajan does not disclose means for

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determining a subscriber's status as member or non-member nor does Rajan disclose means prompting a subscriber to select at least one requested event wherein member and non-member subscribers are presented with different event options depending on their status. Rajan does not anticipate the language of independent claim 7.

Independent claim 8 includes the following language:

8. (Original) A system for notifying a customer of at least one requested event comprising:

means for generating a customer's financial notification preferences which include,

- (i) at least one requested event,
- (ii) a customer's notification method preferences, and
- (iii) a customer's time for notification preferences;

a database containing the customer's financial notification preferences;

a database containing financial information, wherein the financial information is collected from at least one internal source and at least one external source;

a notification message generator for comparing the at least one requested event with the financial information and generating a notification message when the financial information matches the at least one requested event;

a notification gateway for sending the notification message to the customer according to the customer's notification method preferences and time for notification preferences; and

a database for generating a notification report at the customer's request, wherein the notification report includes at least data describing each notification message sent to the customer during a customer selected period of time.

The undersigned has reviewed the Office's citations from Rajan and fails to see where the highlighted language of claim 8 is described. Specifically, claim 8 includes the following limitation **"a database containing financial information, wherein the financial information is collected from at least one internal source and at least one external source."** Again, while Rajan does disclose "a gatherer for gathering data from one or more Internet sites," this teaches

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only that data is collected from at least one external source. The Office cites from Rajan "notify me when my aggregate short-term debt over six credit cards at six different sites reaches \$10,000" and argues that "Rajan has to incorporate 'a database containing financial information, wherein the financial information is collected from at least one internal source and at least one external source.'" The undersigned respectfully disagrees. This statement in Rajan merely teaches that information is collected from external sources, not internal sources. Further, other portions of Rajan imply that data is only collected from external sources, not internal sources. For example, in Col. 15, lines 49-62, Rajan describes how the subscriber may specify the type of data and the sources of such data which the subscriber wants the system to monitor. The subscriber must provide access information, e.g., passwords, etc. so that the subscription service can access these EXTERNAL data sources to collect data. This subscription service is not an internal source for financial data.

With respect to dependent claim 12, Rajan does not describe an internal data source and thus does not describe an internal data source that is the financial institution hosting the subscription service.

With respect to dependent claims 15 and 16, as discussed previously, Rajan makes no distinction between member and non-member subscribers.

Rajan does not anticipate the language of independent claim 8 or claims 9-18 which are dependent thereon.

Independent claim 19 includes the following language:

19. (Original) A method for formulating an alert message containing financial information for a customer comprising:

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storing an alert prompt in a first database of a notification system hosted by a financial institution, wherein the alert prompt includes,

(i) prompt details,
(ii) a preferred method for notifying the customer of the alert message, and
(iii) a preferred time for notifying the customer of the alert message;

receiving financial information into a second database of the notification system, wherein the incoming financial information is received into the second database from at least one outside source and at least one inside source, and further wherein the incoming financial information received from the at least one inside source results from a change in at least one customer account maintained by the host financial institution;

comparing the incoming financial information with the prompt details of the alert prompt in the first database; and

notifying the customer through the preferred method at the preferred time through an alert message when the prompt details match the incoming financial information.

The undersigned has carefully reviewed Rajan and fails to see where the highlighted limitations are disclosed therein. The undersigned does not disagree that Rajan describes a method for formulating an alert message containing financial information for a customer, BUT, Rajan does not describe a notification system hosted by a financial institution —OR— receiving financial information in to a second database of the notification system from at least one outside source and at least one inside source. The following portions of Rajan were cited by the Office in support of the rejection:

- “Alerts may be by the Internet, by message systems to which a user subscribes, or by wireless network to devices not enabled for Internet connection, such as pagers and cell phones.”
- “Such an alert may or may not include specific data from the sites in addition to the alert.”

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- “Some specific examples of NC criteria that a user may configure into the monitoring and notification software of the present invention are listed below: 1) Stock Market.Portfolio Monitoring Across Multiple Accounts: By summarizing the user’s financial information across multiple investment accounts, the monitoring and notification service of the present invention can alert the user when his/her net worth changes by a predefined amount in a user-defined platform.”

The undersigned fails to see how these portions of Rajan disclose the **bolded** limitations of claim 19.

The limitation of dependent claim 20 is also not described by Rajan. Accordingly, Rajan does not anticipate the language of claims 19-22.

Independent claim 23 includes the following language:

23. (Original) A method for notifying a customer of at least one requested event comprising:

providing the customer with access to a notification system, including,

(i) **determining a status of the customer as a member customer or a non-member customer of a host institution providing the notification system,**

(ii) generating access data for the customer, and

(iii) prompting the customer for the access data;

prompting the customer to select at least one requested event, wherein the member customer is provided with more event choices than the non-member customer;

prompting the customer to select at least one method of notification;

prompting the customer to select at least one time for notification;

formulating an alert prompt wherein the alert prompt includes,

(iv) the at least one requested event,

(v) the customer’s at least one method of notification,

and

(vi) the customer’s at least one time for notification;

storing the alert prompt in a first database of the notification system;

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receiving financial information into a second database of the notification system, wherein the incoming financial information is received into the second database from at least one outside source and at least one inside source, and further wherein the incoming financial information received from the at least one inside source results from a change in at least one customer account maintained by the host institution;

comparing the incoming financial information with the at least one requested event of the alert prompt in the first database; and

sending a notification message to the customer via the customer's at least one method of notification at the customer's at least one time for notification when the at least one requested event matches the incoming financial information.

The undersigned submits that claim 23 is allowable for the reasons stated above with respect to claims 1, 7 and 19.

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CONCLUSION

The undersigned submits that claims 1-23 are allowable over the cited prior art and respectfully requests a notice of allowance to this effect. Should the Examiner determine that any further action is necessary to place this application into better form, the Examiner is encouraged to telephone the undersigned representative at the number listed below. In addition, if any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to Deposit Account No. 501458.

Respectfully submitted,

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